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B1 (Official Form 1) (12/11)

United States Bankruptcy Court WESTERN DISTRICT OF TEXAS AUSTIN DIVISION			Volunta	ary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Purvis, Michael Wayne			Name of Joint Debtor (Spouse) (Last, First, Middle): Purvis, Leslie E.			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				ed by the Joint Debtor in th aiden, and trade names):	ne last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Compthan one, state all): xxx-xx-7355	olete EIN (if more		our digits of Sone, state all):	oc. Sec. or Individual-Taxp	ayer I.D. (ITIN)/Cor	nplete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 11028 Hard Rock Road Austin, TX		1102	Address of Jo 8 Hard Ro in, TX	oint Debtor (No. and Street ock Road	t, City, and State):	
	ZIP CODE <b>78750</b>					ZIP CODE <b>78750</b>
County of Residence or of the Principal Place of Business: Williamson			y of Residenc <b>amson</b>	e or of the Principal Place	of Business:	
Mailing Address of Debtor (if different from street address):		Mailing	g Address of J	Joint Debtor (if different fro	m street address):	
	ZIP CODE					ZIP CODE
Location of Principal Assets of Business Debtor (if different from str	reet address above)	):				710 0005
						ZIP CODE
Type of Debtor (Form of Organization)	Nature of (Check o			•	ankruptcy Codion is Filed (C	
(Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check	Health Care E Single Asset in 11 U.S.C. ( Railroad Stockbroker Commodity E	Real Estate a § 101(51B)	s defined	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	of a Foreign M Chapter 15 Pe	etition for Recognition fain Proceeding etition for Recognition lonmain Proceeding
this box and state type of entity below.)  Clearing Bank  Other  Clearing Bank  Other  (Check one box.)						
Chapter 15 Debtors Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		of the United	ole.) anization I States	Debts are primarily of debts, defined in 11 § 101(8) as "incurrec individual primarily fo personal, family, or h hold purpose."	onsumer U.S.C. I by an ra	Debts are primarily business debts.
Filing Fee (Check one box.)  Full Filing Fee attached.  Check one box: Chapter 11 Debtors  Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment).			C. § 101(51D).			
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  The plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded there will be no funds available for distribution to unsecured or	and administrative e		l,			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	5,001- 10	] 0,001- 5,000	25,001- 50,000	50,001- Ove	er ,000	
Estimated Assets  Story 1		] 50,000,001 \$100 million	\$100,000,0 to \$500 mil		e than pillion	
Estimated Liabilities		50,000,001 \$100 million	\$100,000,0		re than	

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B1 (Official Form 1) (12/11) Page 2 **Michael Wayne Purvis Voluntary Petition** Name of Debtor(s): Leslie E. Purvis (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Date Filed: Name of Debtor: Case Number: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Elizabeth Hickson 3/22/2013 Elizabeth Hickson Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No.  $\overline{\mathbf{Q}}$ Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the П petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

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B1 (Official Form 1) (12/11)	Page 3
Voluntary Petition	Name of Debtor(s): Michael Wayne Purvis
(This page must be completed and filed in every case)	Leslie E. Purvis
Sign	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
/s/ Michael Wayne Purvis Michael Wayne Purvis	X
	(Signature of Foreign Representative)
X /s/ Leslie E. Purvis Leslie E. Purvis	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
3/22/2013	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
X /s/ Elizabeth Hickson Elizabeth Hickson Bar No. 09586000	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and
Elizabeth Flickson Bal No. 09300000	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules
Hickson Law, P.C.	or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a
4833 Spicewood Springs Rd.	maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document
Suite 200	for filing for a debtor or accepting any fee from the debtor, as required in that
Austin, TX 78759	section. Official Form 19 is attached.
Phone No.(512) 346-8597 Fax No.(512) 346-2047	Printed Name and title, if any, of Bankruptcy Petition Preparer
3/22/2013	Filined Name and title, if any, or bankruptcy Fetition Freparet
Date	Social-Security number (If the bankruptcy petition preparer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of	
the debtor.	Address
The debtor requests relief in accordance with the chapter of title 11, United States	
Code, specified in this petition.	X
v	Date
Signature of Authorized Individual	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or
	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not
Printed Name of Authorized Individual	an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets
· · · · · · · · · · · · · · · · · · ·	conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11
	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

Debtor(s)

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Michael Wayne Purvis  Michael Wayne Purvis
Date: <b>3/22/2013</b>

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

Debtor(s)

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑ 1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Leslie E. Purvis Leslie E. Purvis
Date:3/22/2013

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B6A (Official Form 6A) (12/07)

In re	<b>Michael Wayne Purvis</b>
	Leslie E. Purvis

Case No.	
	(if known)

#### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead located at 11028 Hard Rock Road, Austin, TX 78750 aka Lot 18E, Block E, Village Thirteen at Anderson Mill, Williamson County, Texas	Fee-simple	С	\$148,000.00	\$113,482.81
	Tot	aı.	\$148,000.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Michael Wayne Purvis
	Leslie E. Purvis

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
Checking, savings or other financial accounts, certificates of deposit		Cash on deposit - checking - w/Frost Bank	С	\$200.00
or shares in banks, savings and loan,		Cash on deposit - savings - w/Frost Bank	С	\$500.00
thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Cash on deposit w/Wells Fargo	С	\$50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings,		Television	С	\$600.00
including audio, video and computer equipment.		DVD player	С	\$30.00
		Recliner	С	\$200.00
		Coffee table	С	\$10.00
		End table	С	\$10.00
		3 Lamps	С	\$20.00
		Computer equipment	С	\$300.00
		Dinner table	С	\$300.00
		Dining chairs	С	\$300.00
		Stove	С	\$100.00
		Dishwasher	С	\$200.00
		Microwave	С	\$50.00
		Refrigerator	С	\$300.00

In re	Michael Wayne Purvis
	Leslie E. Purvis

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2 Dressers	С	\$300.00
		2 Nightstands	С	\$300.00
		3 Beds	С	\$500.00
		Couch	С	\$500.00
		Glasses/dishes/flatware	С	\$100.00
		Pots and pans	С	\$50.00
		Washer	С	\$300.00
		Dryer	С	\$300.00
		Small appliances	С	\$200.00
		Power tools	С	\$200.00
		Lawnmower	С	\$200.00
		Outdoor furniture	С	\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	С	\$3,000.00
		Accessories	С	\$1,000.00
		Shoes	С	\$1,000.00

In re	Michael Wayne Purvis
	Leslie E. Purvis

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Wedding ring	С	\$2,000.00
		Watch	С	\$200.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera	С	\$100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing		401K w/Dell - loan \$250.00 bi-weekly - payoff in 4 years	С	\$40,000.00
plans. Give particulars.		Pension w/Carpenter's Union	С	\$0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	х			

In re Michael Wayne Purvis Leslie E. Purvis

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			

In re	Michael Wayne Purvis
	Leslie F. Purvis

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers,		2010 Chrysler 300	С	\$18,000.00
and other vehicles and accessories.		2001 Dodge Ram - 190000 miles	С	\$4,000.00
		1997 Ford Taurus	С	\$500.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.		2 Cats	С	\$0.00
32. Crops - growing or harvested. Give particulars.	x			

In re	Michael Wayne Purvis
	Leslie E. Purvis

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	х			
(Include amounts from any conti	nuat		l >	\$76,120.00

B6C (Official Form 6C) (4/10)

In re	Michael Wayne Purvis
	Leslie E. Purvis

Case No.	
	(If known)

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead located at 11028 Hard Rock Road, Austin, TX 78750 aka Lot 18E, Block E, Village Thirteen at Anderson Mill, Williamson County, Texas	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001002	\$34,517.19	\$148,000.00
Television	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$600.00	\$600.00
DVD player	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Recliner	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Coffee table	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$10.00	\$10.00
End table	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$10.00	\$10.00
3 Lamps	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
Computer equipment	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
Dinner table	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
* Amount subject to adjustment on 4/1/13 and every thre commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$35,987.19	\$149,470.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Michael Wayne Purvis
	Leslie E. Purvis

Case No.	
	(If known)

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Dining chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
Stove	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Dishwasher	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Microwave	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
2 Dressers	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
2 Nightstands	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
3 Beds	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
Couch	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
Glasses/dishes/flatware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Pots and pans	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Washer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
Dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
	<u>,                                      </u>	\$39,287.19	\$152,770.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Michael Wayne Purvis
	Leslie E. Purvis

Case No.	
	(If known)

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Small appliances	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Power tools	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Lawnmower	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Outdoor furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Wearing apparel	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$3,000.00	\$3,000.00
Accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$1,000.00	\$1,000.00
Shoes	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$1,000.00	\$1,000.00
Wedding ring	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$2,000.00	\$2,000.00
Watch	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$200.00	\$200.00
Camera	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
401K w/Dell - loan \$250.00 bi-weekly - payoff in 4 years	Tex. Prop. Code § 42.0021	\$40,000.00	\$40,000.00
Pension w/Carpenter's Union	Tex. Prop. Code § 42.0021	\$0.00	\$0.00
2010 Chrysler 300	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$18,000.00	\$18,000.00
	1	\$105,387.19	\$218,870.00

B6C	(Official	Form	6C)	(4/10)	)	Cont.
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In re	Michael Wayne Purvis
	Leslie E. Purvis

Case No.	
	(If known)

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2001 Dodge Ram - 190000 miles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$4,000.00	\$4,000.00
2 Cats	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(11)	\$0.00	\$0.00
		\$109,387.19	\$222,870.00

B6D (Official Form 6D) (12/07)

In re Michael Wayne Purvis Leslie E. Purvis

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  Bank of America Home Loan Servicing P.O. Box 5170 Simi Valley, CA 93062-5170	-	С	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead located at 11028 Hard Rock Road, REMARKS:				\$72,390.81	
ACCT #:  Dell 401k Plan P.O. BOX 1425 Lincolnshire, IL 60069	<u>.</u>	С	VALUE: \$148,000.00  DATE INCURRED: NATURE OF LIEN: Lien COLLATERAL: 401K - loan used to purchase car REMARKS:				\$17,678.00	
ACCT #: xxx1045  Frost Bank 10915 Pecan Park Austin, TX 78750	-	С	VALUE: \$40,000.00  DATE INCURRED: 9/2007 NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead located at 11028 Hard Rock Road, REMARKS:  VALUE: \$148,000.00				\$41,092.00	
			Subtotal (Total of this F	·ag	e) >		\$131,160.81	\$0.00
			Total (Use only on last p	_	-	- 1	\$131,160.81	\$0.00

Total (Use only on last No continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/10)

In re Michael Wayne Purvis Leslie E. Purvis

Case No.	
	(If Known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

$   \overline{\checkmark} $	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

B6F (Official Form 6F) (12/07) In re Michael Wayne Purvis Leslie E. Purvis

Case No.		
	(if known)	•

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CETI I GOID	AMOUNT OF CLAIM
ACCT#: xxxxxxxxxxxx7006  Best Buy 2012 Corporate Lane Naperville, IL 60573		С	DATE INCURRED: CONSIDERATION: Credit Card Purchases REMARKS:				\$2,000.00
ACCT#: xxxx-xxxx-3155 Capital One PO Box 60599 City of Industry, CA 91716-0599		С	DATE INCURRED: CONSIDERATION: Credit Card Purchases REMARKS:				\$17,125.04
ACCT#: FHA/HUD 800 Dolorosa Street San Antonio, TX 78207-4563		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT#: xxxxxxxxxxxx8421 GE Capital PO Box 960061 Orlando, FL 32896		С	DATE INCURRED: CONSIDERATION: Credit Card Purchases REMARKS:				\$2,524.41
ACCT#: xxxxxxx5731  JC Penny PO Box 965009 Orlando, FL 32896		С	DATE INCURRED: CONSIDERATION: Credit Card Purchases REMARKS:				\$1,217.97
ACCT#: xxxxxx4703 Kohl's Payment Center PO Box 30510 Los Angeles, CA 90030-0510		С	DATE INCURRED: CONSIDERATION: Credit Card Purchases REMARKS:				\$757.27
continuation sheets attached	1	(Rep	Sul (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	Tedu	ota ile i n th	l > F.) he	

B6F (Official Form 6F) (12/07) - Cont. In re Michael Wayne Purvis Leslie E. Purvis

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxxxxxxx7820 Sears PO Box 6282 Sioux Falls, SD 57117-6282		С	DATE INCURRED: CONSIDERATION: Credit Card Purchases REMARKS:				\$1,223.31
ACCT#: xxxx-xxxx-xxxx-8720  Target Card Services PO Box 660170  Dallas, TX 75266-0170		С	DATE INCURRED: CONSIDERATION: Credit Card Purchases REMARKS:				\$1,008.99
ACCT#: U. S. Attorney 601 N. W. Loop 410, Suite 600 San Antonio, TX 78216-5512		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT#: U. S. Attorney General Main Justice Bldg 10th & Constitution Avenue Washington, DC 20530		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: xxxx-xxxx-1402 Wells Fargo PO Box 30086 Des Moines, IA 50306		С	DATE INCURRED: CONSIDERATION: Credit card purchases REMARKS:				\$23,500.00
Sheet no of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$25,732.30 \$49,356.99		

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B6G (Official Form 6G) (12/07)

In re Michael Wayne Purvis Leslie E. Purvis

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT.

#### 13-10510-tmd Doc#1 Filed 03/22/13 Entered 03/22/13 13:25:13 Main Document Pg 24 of 55

B6H (Official Form 6H) (12/07)
In re Michael Wayne Purvis
Leslie E. Purvis

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)
In re Michael Wayne Purvis
Leslie E. Purvis

Case No.	
	(if known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents	s of Debtor and Spou	ouse				
Married	Relationship(s):	Age(s):	Relationship(s)	:	Age(s):			
Employment:	Debtor		Spouse					
Occupation	Unemployed		Training Coord	linator				
Name of Employer			Dell Inc.					
How Long Employed			14 years					
Address of Employer			One Dell Way	T) / T000 /				
			Round Rock, 7	X 78681				
	verage or projected monthly			DEBTOR	SPOUSE			
	s, salary, and commissions	(Prorate if not paid mont	hly)	\$0.00	\$4,631.79			
2. Estimate monthly over	ertime		_	\$0.00	\$0.00			
3. SUBTOTAL	DUCTIONS			\$0.00	\$4,631.79			
4. LESS PAYROLL DE	DUCTIONS udes social security tax if b.	ic zoro)		\$0.00	\$400.38			
b. Social Security Ta		15 2010)		\$0.00 \$0.00	\$257.10			
c. Medicare	<i>A</i>			\$0.00	\$60.12			
d. Insurance				\$0.00	\$456.19			
e. Union dues				\$0.00	\$0.00			
f. Retirement		/ 401K loan		\$0.00	\$477.82			
g. Other (Specify)		/ HSA	<u></u>	\$0.00	\$485.07			
h. Other (Specify)				\$0.00	\$0.00 \$0.00			
<ul><li>i. Other (Specify)</li><li>j. Other (Specify)</li></ul>				\$0.00 \$0.00	\$0.00 \$0.00			
k. Other (Specify)				\$0.00	\$0.00			
	ROLL DEDUCTIONS			\$0.00	\$2,136.68			
6. TOTAL NET MONTH	ILY TAKE HOME PAY			\$0.00	\$2,495.11			
7. Regular income from	operation of business or pr	rofession or farm (Attach	n detailed stmt)	\$0.00	\$0.00			
8. Income from real pro	perty	,	,	\$0.00	\$0.00			
<ol><li>Interest and dividend</li></ol>				\$0.00	\$0.00			
	ce or support payments paya	able to the debtor for the	e debtor's use or	\$0.00	\$0.00			
that of dependents lis		:£.\.						
11. Social security of gov	vernment assistance (Speci	ly).		\$0.00	\$0.00			
12. Pension or retiremen	nt income			\$0.00	\$0.00			
13. Other monthly incom	e (Specify):			·				
a. Unemployment				\$1,704.00	\$0.00			
b				\$0.00	\$0.00			
C				\$0.00	\$0.00			
14. SUBTOTAL OF LINE				\$1,704.00	\$0.00			
	Y INCOME (Add amounts s		· —	\$1,704.00	\$2,495.11			
16. COMBINED AVERA	GE MONTHLY INCOME: (C	ombine column totals from	om line 15)	\$4,1	99.11			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

IN RE: Michael Wayne Purvis
Leslie E. Purvis

Case No.	
-	(if known)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$1,089.35
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: cable/ internet	\$190.00 \$100.00 \$250.00 \$140.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00 \$500.00 \$75.00 \$100.00 \$350.00 \$25.00
10. Charitable contributions  11. Insurance (not deducted from wages or included in home mortgage payments)     a. Homeowner's or renter's     b. Life	\$10.00 \$88.00
c. Health d. Auto e. Other:	\$350.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: ES taxes	\$100.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: Frost Bank c. Other: d. Other:	\$371.99
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other:</li> <li>17.b. Other:</li> </ul>	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,189.34

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: **The unemployment does not include any taxes withheld** 

#### 20. STATEMENT OF MONTHLY NET INCOME

- a. Average monthly income from Line 15 of Schedule I
- b. Average monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

\$4,199.11

\$4,189.34

\$9.77

### B6 Summary (Official Form 6 - Summary) (12/07) UNITED STATES BANKRUPTCY COURT OF TEYAS **WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

In re Michael Wayne Purvis Leslie E. Purvis

Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$148,000.00		
B - Personal Property	Yes	6	\$76,120.00		
C - Property Claimed as Exempt	Yes	4		ı	
D - Creditors Holding Secured Claims	Yes	1		\$131,160.81	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$49,356.99	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,199.11
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,189.34
	TOTAL	19	\$224,120.00	\$180,517.80	

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Michael Wayne Purvis Leslie E. Purvis Case No.

Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$4,199.11
Average Expenses (from Schedule J, Line 18)	\$4,189.34
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$8,321.48

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$49,356.99
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$49,356.99

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Case No.	
	(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have sheets, and that they are true and correct to the	read the foregoing summary and schedules, consisting ofbest of my knowledge, information, and belief.	21
Date <u>3/22/2013</u>	Signature /s/ Michael Wayne Purvis Michael Wayne Purvis	
Date 3/22/2013	Signature <u>/s/ Leslie E. Purvis</u> Leslie E. Purvis	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/12)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

n re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

	Lesile E. Pulvis	(II KNOWN)			
		STATEMENT OF FINANCIAL AFFAIRS			
	1. Income from employment or operation of business				
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business				
	AMOUNT	SOURCE			
	\$2191.50 \$12819.00	YTD wages - Mr. Purvis YTD wages - Mrs. Purvis			
	\$59235.00 \$58701.00	2012 wages - Mr. Purvis 2012 wages - Mrs. Purvis			
	\$93292.00	2011 joint wages			
	2. Income other than	from employment or operation of business			
None	TWO YEARS immediately separately. (Married debto	e received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse rs filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, parated and a joint petition is not filed.)			
	AMOUNT	SOURCE			
	\$6492.00	2011 retirement distributions			
	\$29037.00	2012 retirement distributions			
	\$852.00	YTD unemployment			

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DATES OF** 

NAME AND ADDRESS OF CREDITOR Frost Bank 10915 Pecan Park Austin, TX 78750	PAYMENTS Monthly (Last 90 days)	AMOUNT PAID \$371.99	AMOUNT STILL OWING \$41,092.00
Bank of America Home Loan Servicing P.O. Box 5170 Simi Valley, CA 93062-5170	Monthly (Last 90 days)	\$1,089.35	\$72,390.81
Wells Fargo PO Box 30086 Des Moines, IA 50306	Monthly (Last 90 days)	\$600.00	\$23,500.00

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

n re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

Capital One Monthly \$500.00 \$17,125.04 PO Box 60599 (Last 90 days)

City of Industry, CA 91716-0599

N	_	n	_
I۷	u	n	u

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### None

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None

 $\overline{\mathbf{Q}}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

11011

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None

 $\overline{\mathbf{V}}$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

n re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

8.	Losses
----	--------

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Hickson Law, P.C. 4833 Spicewood Springs Suite 200 Austin, TX 78759 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 03/19/2013

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
\$1,656.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

15	Prior	address	Ωf	dahta
13		401011 ESS		(10-(11()

None

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None 🗹

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

#### **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

In re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

## STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None ✓	a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.
	20. Inventories
None  ✓	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  V	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

N	o	n	ı

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None

✓

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

#### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

#### **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

In re:	Michael Wayne Purvis	Case No.	
	Leslie E. Purvis		(if known)

## STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

If completed by an individual or individual and spouse]				
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date 3/22/2013	Signature	/s/ Michael Wayne Purvis		
	of Debtor	Michael Wayne Purvis		
Date 3/22/2013	Signature	/s/ Leslie E. Purvis		
	of Joint Debtor	Leslie E. Purvis		
	(if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Michael Wayne Purvis

CASE NO

Leslie E. Purvis

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bank of America Home Loan Servicing P.O. Box 5170 Simi Valley, CA 93062-5170	Describe Property Securing Debt: Homestead located at 11028 Hard Rock Road,
Property will be (check one):  ☐ Surrendered	
Property is (check one):  Claimed as exempt Not claimed as exempt	
Property No. 2	
Creditor's Name: Dell 401k Plan P.O. BOX 1425 Lincolnshire, IL 60069	Describe Property Securing Debt: 401K - loan used to purchase car
Property will be (check one):  ☐ Surrendered	
Property is (check one):  Claimed as exempt Not claimed as exempt	

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Michael Wayne Purvis
Leslie E. Purvis

CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 1

Creditor's Name:  Frost Bank 10915 Pecan Park Austin, TX 78750 xxx1045  Describe Property Securing Debt: Homestead located at 11028 Hard Rock Road,				
Property will be (check one):  Surrendered A Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):				
Property is (check one):  Claimed as exempt  Not claimed as exempt				
PART B Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease.  Attach additional pages if necessary.)  Property No. 1				
Lessor's Name: None  Describe Leased Property:  Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES  NO	0			

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Michael Wayne Purvis

Leslie E. Purvis

CASE NO

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	3/22/2013	Signature	/s/ Michael Wayne Purvis	
			Michael Wayne Purvis	
Date	3/22/2013	Signature	/s/ Leslie E. Purvis	
		9	Leslie F. Purvis	

B 201B (Form 201B) (12/09)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Michael Wayne Purvis Leslie E. Purvis

Case No.	
Chapter	7

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Michael Wayne Purvis	X /s/ Michael Wayne Purvis	3/22/2013
Leslie E. Purvis	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Leslie E. Purvis	3/22/2013
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Compliance	e with § 342(b) of the Bankruptcy Code	
l,	nsel for Debtor(s), hereby certify that I delivered to the	Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ Elizabeth Hickson		
Elizabeth Hickson, Attorney for Debtor(s)		
Bar No.: 09586000		
Hickson Law, P.C.		
4833 Spicewood Springs Rd.		
Suite 200		
Austin, TX 78759		
Phone: (512) 346-8597		
Fax: (512) 346-2047		
E-Mail: lizhickson@hicksonlawpc.com		
·		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### **UNITED STATES BANKRUPTCY COURT**

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Michael Wayne Purvis CASE NO

Leslie E. Purvis

CHAPTER 7

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and
	that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for
	services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case
	is as follows:

	For legal s	ervices, I have agreed	to accept:	\$1,350.00
	Prior to the	e filing of this statement	I have received:	\$1,350.00
	Balance D	ue:		\$0.00
2.	The source	e of the compensation	paid to me was:	
		Debtor	Other (specify)	
3.	The source	e of compensation to b	e paid to me is:	
		Debtor	☐ Other (specify)	
4.		e not agreed to share the iates of my law firm.	e above-disclosed compensation with any other pe	rson unless they are members and
	assoc	J	bove-disclosed compensation with another person of copy of the agreement, together with a list of the na	·

- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
  - Defending Motions to Lift Stay (\$250.00)
  - Responding to Motions to Dismiss (\$250.00)
  - Adding creditors after the initial filing (\$50.00)
  - Motions to Avoid non-purchase money liens or judicial liens on homestead (\$250.00)
  - Motions to Sell Property (\$400.00), with a motion to expedite hearing (\$150.00 more)
  - Notice of reset creditors meeting (\$150.00)
  - Post-Confirmation Plan Modifications (\$400.00)
  - Application to Incur Debt (\$200.00)
  - Application for Tax Refund (\$200.00)
  - Motion for a 30 or 60 day moratorium (\$300.00)
  - Adversary Proceeding (\$275.00 hourly)
  - Motions to vacate or amend an order (\$250.00)
  - Motions to Reinstate Dismissed Case (\$400.00), with a motion to expedite hearing (\$150.00 more)
  - Motion to Pay Off Early (\$400.00)
  - Voluntary Motion to Dismiss (\$250.00)

Litigation of discharge or exemption issues - \$275.00 hourly rate with periodic billing.

The contract for bankruptcy services does not include filing or defending an adversary compliant nor an agreement to initiate or defend any litigation on the behalf of the debtor(s) in state court nor in bankrupcty court. If a complaint is filed we will negotiate our representation and our fee at that time.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Michael Wayne Purvis

Leslie E. Purvis

CASE NO

CHAPTER 7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

3/22/2013	/s/ Elizabeth Hickson	
Date	Elizabeth Hickson	Bar No. 09586000
	Hickson Law, P.C.	
	4833 Spicewood Springs Rd.	
	Suite 200	
	Austin, TX 78759	
	Phone: (512) 346-8597 / Fax: (5	512) 346-2047

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Michael Wayne Purvis Leslie E. Purvis CASE NO

CHAPTER 7

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	3/22/2013	Signature // Michael Wayne Purvis  Michael Wayne Purvis	
Date	3/22/2013	Signature /s/ Leslie E. Purvis Leslie E. Purvis	

Bank of America Home Loan Servicing P.O. Box 5170 Simi Valley, CA 93062-5170

Best Buy 2012 Corporate Lane Naperville, IL 60573

Capital One PO Box 60599 City of Industry, CA 91716-0599

Dell 401k Plan P.O. BOX 1425 Lincolnshire, IL 60069

FHA/HUD 800 Dolorosa Street San Antonio, TX 78207-4563

Frost Bank 10915 Pecan Park Austin, TX 78750

GE Capital PO Box 960061 Orlando, FL 32896

JC Penny PO Box 965009 Orlando, FL 32896

Kohl's Payment Center PO Box 30510 Los Angeles, CA 90030-0510 Sears
PO Box 6282
Sioux Falls, SD 57117-6282

Target Card Services PO Box 660170 Dallas, TX 75266-0170

U. S. Attorney
601 N. W. Loop 410, Suite 600
San Antonio, TX 78216-5512

U. S. Attorney General Main Justice Bldg 10th & Constitution Avenue Washington, DC 20530

Wells Fargo PO Box 30086 Des Moines, IA 50306

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B 22A (Official Form 22A) (Chapter 7) (12/10) In re: Michael Wayne Purvis

Leslie E. Purvis

Case Number:

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
☑ The presumption arises.
☐ The presumption does not arise.
☐ The presumption is temporarily inapplicable.

#### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	<b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b.</li></ul>

	Part II. CALCULATION OF MON	THLY INCOME F	OR § 707(b)(7)	EXCLUSION	
2	Complete only Column A ("Debtor's Income") for Lines 3-11.  c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above.  Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.  d. ☑ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.				
	All figures must reflect average monthly income received during the six calendar months prior to filing the bankr			Column A	Column B
	of the month before the filing. If the amount of monthl months, you must divide the six-month total by six, an appropriate line.	Debtor's Income	Spouse's Income		
3	Gross wages, salary, tips, bonuses, overtime, con	nmissions.		\$3,903.98	\$4,275.50
4	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.				
	a. Gross receipts	\$0.00	\$0.00		
	b. Ordinary and necessary business expenses c. Business income	\$0.00 Subtract Line b fro	\$0.00	\$0.00	\$0.00
5	Rent and other real property income. Subtract Line difference in the appropriate column(s) of Line 5. Do Do not include any part of the operating expenses Part V.  a. Gross receipts b. Ordinary and necessary operating expenses c. Rent and other real property income	not enter a number l	\$0.00	\$0.00	\$0.00
		Subtract Line b iro	om Line a	·	
7	Interest, dividends, and royalties.  Pension and retirement income.			\$0.00 \$0.00	\$0.00 \$0.00
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.				\$0.00
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to be a Debtor Spouse benefit under the Social Security Act \$0.00 \$0.00				\$0.00

D ZZA	(Official Form 22A) (Chapter 7) (12/10)				
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	a.				
	b.				
	Total and enter on Line 10	•	\$0.00	\$0.00	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thr and, if Column B is completed, add Lines 3 through 10 in Column B. En		\$4,045.98	\$4,275.50	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been		321.48		
	Part III. APPLICATION OF § 707(I	)(7) EXCLUSION	<u> </u>		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount and enter the result.	<u> </u>		\$99,857.76	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoi.gov/ust/ or from the clerk of the bankruptcy				
	a. Enter debtor's state of residence: b. Enter debtor's household size:				
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  ☐ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  ☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.				
•	Complete Parts IV, V, VI, and VII of this statement	only if required. (Se	e Line 15.)		
	Part IV. CALCULATION OF CURRENT MONT	HLY INCOME FO	R § 707(b)(2)		
16	Enter the amount from Line 12.			\$8,321.48	
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.				
	a.				
	b.				
	c.				
4.0	Total and enter on line 17.			\$0.00	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line			\$8,321.48	
	Part V. CALCULATION OF DEDUCTI				
	Subpart A: Deductions under Standards of the	nternal Revenue S	ervice (IRS)		
19A	National Standards: food, clothing and other items. Enter in Line 19 National Standards for Food, Clothing and Other Items for the applicable information is available at www.usdoj.gov/ust/ or from the clerk of the banumber of persons is the number that would currently be allowed as extax return, plus the number of any additional dependents whom you support the properties of the support of the properties o	e number of persons. inkruptcy court.) The a emptions on your fede	(This applicable	\$1,029.00	

19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.							
	Pers	sons under 65 years of age			sons 65 years	of age or older		
	a1.	Allowance per person	\$60.00	a2.	Allowance pe		\$144.00	
	b1.	Number of persons	2	b2.	Number of pe	ersons	***	
	c1.	Subtotal	\$120.00	c2.	Subtotal		\$0.00	\$120.00
20A	and L inform family	Standards: housing and util Itilities Standards; non-mortgage nation is available at www.usdo size consists of the number th turn, plus the number of any ac	ge expenses for the j.gov/ust/ or from th at would currently b	applic ne clerl ne allov	able county and of the bankrup wed as exemption	d family size.( otcy court.)The	This applicable	\$501.00
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.							
	$\vdash$	IRS Housing and Utilities Stan			-		\$1,419.00	
		Average Monthly Payment for any, as stated in Line 42	any debts secured	by you	ır home, if		\$1,461.34	
	c. Net mortgage/rental expense Subtract Line b from Line a.				\$0.00			
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.   If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					expenses of		
22A						2 or more. dards: ount from IRS opolitan	\$688.00	

D ZZA		cial Form 22A) (Chapter 7) (12/10)				
		al Standards: transportation; additional public transportation expen				
		u pay the operating expenses for a vehicle and also use public transporta				
22B	you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the					
220		blic Transportation" amount from IRS Local Standards: Transportation. ( $^{ extstyle  $	This amount is available at			
	www	u.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$0.00		
	Loc	al Standards: transportation ownership/lease expense; Vehicle 1.				
		Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an				
		ership/lease expense for more than two vehicles.)				
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation					
		illable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); er				
		rage Monthly Payments for any debts secured by Vehicle 1, as stated in				
23		a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS	·			
	a.	IRS Transportation Standards, Ownership Costs	\$517.00			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as				
		stated in Line 42	\$335.64			
				4444.44		
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$181.36		
	Loc	al Standards: transportation ownership/lease expense; Vehicle 2.				
		aplete this Line only if you checked the "2 or more" Box in Line 23.				
		er, in Line a below, the "Ownership Costs" for "One Car" from the IRS Loc	val Standarde: Transportation			
		ilable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); er				
		rage Monthly Payments for any debts secured by Vehicle 2, as stated in				
24		a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS	·			
27	LINE	a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS	ITIAN ZERO.			
	a.	IRS Transportation Standards, Ownership Costs				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as				
		stated in Line 42				
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.			
	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all					
25	federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-					
20	employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR					
	SALES TAXES.					
	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly					
		oll deductions that are required for your employment, such as retirement				
26	and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K)					
	CONTRIBUTIONS.					
	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay					
27		erm life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INS				
- '		PENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSUF		\$88.00		
28		er Necessary Expenses: court-ordered payments. Enter the total mo lired to pay pursuant to the order of a court or administrative agency, suc		\$0.00		
20	pavr	nents. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS I	NCI UDED IN LINE 44	φυ.υυ		
		er Necessary Expenses: education for employment or for a physical				
00		er the total average monthly amount that you actually expend for education		\$0.00		
29		employment and for education that is required for a physically or mentally challenged dependent child for				
	whom no public education providing similar services is available.					
		er Necessary Expenses: childcare. Enter the total average monthly an				
30		Icaresuch as baby-sitting, day care, nursery and preschool. DO NOT IN	NCLUDE OTHER	\$0.00		
	FDL	JCATIONAL PAYMENTS.				
	Oth	er Necessary Expenses: health care. Enter the total average monthly	amount that you actually expend			
24		er Necessary Expenses: nealth care. Enter the total average monthly lealth care that is required for the health and welfare of yourself or your d				
31				\$230.00		
		bursed by insurance or paid by a health savings account, and that is in e		<del>+</del>		
	in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS					
	ACC	COUNTS LISTED IN LINE 34.				
L						

32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.				
33	Tota	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.			
		Subpart B: Additional Living Expense D Note: Do not include any expenses that you have			
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
	a.	Health Insurance	\$378.54		
34	b.	Disability Insurance	\$4.70		
	C.	Health Savings Account	\$0.00		
	Tota	al and enter on Line 34		\$383.24	
		OU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actuenditures in the space below:	al total average monthly		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$0.00	
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.			\$0.00	
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).			\$10.00	
41	Tota	al Additional Expense Deductions under § 707(b). Enter the total of Line	s 34 through 40.	\$393.24	

<sup>\*</sup> Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Subpart C: Deductions for Debt Payment						
	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is						
	the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months						
	following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
42		Name of Creditor	Property Securing the Debt	Average Monthly	Does payment include taxes		
		<u> </u>		Payment	or insurance?		
	a.	Bank of America Home Loan S Dell 401k Plan	Homestead located at 11028	\$1,089.35 \$335.64	□ yes ☑ no		
	b.	Frost Bank	401K - loan used to purchase Homestead located at 11028	\$371.99	☐ yes ☑ no ☐ yes ☑ no		
	<u> </u>	1103t Balik	Homestead located at 11020	Total: Add	yes <b>y</b> no		
				Lines a, b and c.		\$1,796.98	
		er payments on secured claims.					
		may include in your deduction 1/60					
		Idition to the payments listed in Line					
		unt would include any sums in defa closure. List and total any such am					
40		parate page.	, , , , , , , , , , , , , , , , , , ,	,,			
43		Name of Creditor	Property Securing the De	bt 1/60th of th	ne Cure Amount		
	a.						
	b.						
	C.			Total: Add	Lines a, b and c	\$0.00	
	Pav	monts on propotition priority clai	ms. Enter the total amount divi			\$0.00	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.				\$0.00		
		pter 13 administrative expenses.	<u> </u>			ψ0.00	
	following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
	a.				\$3,711.41		
45	b.	Current multiplier for your district					
	~	issued by the Executive Office for	r United States Trustees. (This				
		information is available at www.us	sdoj.gov/ust/ or from the clerk of				
		the bankruptcy court.)			9.9 %		
	C.	Average monthly administrative e	expense of chapter 13 case	Total: Multip	bly Lines a and b	\$367.43	
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					\$2,164.41	
Subpart D: Total Deductions from Income							
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.						
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					\$8,321.48	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					\$6,774.48	
50	Mon	thly disposable income under §	<b>707(b)(2).</b> Subtract Line 49 from	Line 48 and enter th	ne result.	\$1,547.00	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.					\$92,820.00	

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D.	ZZA	TOTTICIAL	rorm	ZZAI	(Chapter :	( ) ( I 2	Z/ T () )

D ZZP								
	Initial presumption determination. Check the applicable box and proceed as directed.							
	_	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
52	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.							
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).							
53	Enter	the amount of your total non-priority unsecure	d debt					
54	Thres	hold debt payment amount. Multiply the amount	in Line	53 by the number 0.25 and e	enter the result.			
	Seco	ndary presumption determination. Check the a	pplicabl	le box and proceed as directe	ed.			
55	_	he amount on Line 51 is less than the amount of p of page 1 of this statement, and complete the ve			oresumption does n	ot arise" at the		
		he amount on Line 51 is equal to or greater that the top of page 1 of this statement, and complete			•	-		
		Part VII: ADDITIO	NAL	EXPENSE CLAIMS				
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.							
56	Expense Description				Monthly A	mount		
	a.	a.						
	b.							
	c.							
	Total: Add Lines a, b, and c \$0.00					\$0.00		
		Part VIII:	VER	IFICATION				
		are under penalty of perjury that the information pro is a joint case, both debtors must sign.)	ovided i	n this statement is true and c	correct.			
57		Date: 3/22/2013 Signa	ature:	/s/ Michael Wayne Purvis Michael Wayne Purvis				
		Date: 3/22/2013 Signa	ature:	/s/ Leslie E. Purvis Leslie E. Purvis				

<sup>\*</sup> Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.